

# Voya Health Account Solutions

## COVID-19 Frequently Asked Questions

COVID-19 has generated many questions related to Health Savings Accounts (HSA), Flexible Savings Accounts (FSA), and Commuter Benefits. This document captures several of the most common questions and will be updated regularly as this unprecedented situation continues to evolve. As new information is made available we will continue to communicate with you. If you have a question that isn't addressed, please reach out to our Consumer Services Team at (833) 232-4673 or email [HASInfo@voya.com](mailto:HASInfo@voya.com).

### General Questions:

#### **1. What if I'm not able to get a receipt because my provider is closed?**

If your eligible expense was submitted through an insurance carrier, you can provide your EOB (Explanation of Benefits) as a valid form of documentation. If you do not have an EOB, try to contact your provider as you normally would. If you are unable to reach your provider, we suggest calling our Consumer Services Team at (833) 232-4673 to understand your options. We will be monitoring guidance from the IRS to determine if receipt requirements will be relaxed.

### Health Savings Account (HSA):

#### **2. What items are eligible for reimbursement with my HSA?**

On Friday, March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. As part of this legislation, section 3702 allows HSAs to be used to purchase certain over-the-counter (OTC) medical products and medicines, including those needed in quarantine and social distancing, and feminine hygiene products, without a prescription from a physician.

With this change, merchants have updated their systems to recognize the new eligible items. If the OTC product you are trying to buy with your Voya debit card gets denied, we recommend using a different payment method and then filing a claim through the Consumer Portal or mobile app for reimbursement. Our internal claims systems are updated to approve OTC medicines that are now eligible. This is a permanent change.

#### **3. What happens to my HSA if I am no longer employed?**

The money in your account is yours and you can continue to use your account and your debit card as you did before. You can continue contributing to the account only if you are enrolled in a qualified High Deductible Health Plan (HDHP).

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by an approved HSA custodian as indicated in the applicable custodial agreement. For all other products, administration services provided in part by WEX Health, Inc.

#### **4. What happens to my HSA if I am furloughed (on a leave of absence)?**

The money in your account is yours and you can continue to use your account and your debit card as you did before. You can update your election at any time with your employer, including suspending contributions. If you are not receiving pay while on furlough, you can separately contribute to your HSA (e.g., directly from another bank account), if you are still covered by a qualified High Deductible Health Plan.

#### **5. Can I use my HSA to cover COBRA premiums? Or other health insurance premiums?**

- COBRA: Yes, you can use your HSA to cover COBRA premiums.
- Other healthcare insurance: Yes, you can use your HSA to cover other healthcare insurance premiums if you are unemployed and collecting federal or state unemployment compensation.

### **Flexible Spending Accounts (FSA), including Health FSA, Limited Purpose FSA and Dependent Care FSA:**

#### **6. What items are eligible for reimbursement with my FSA?**

The CARES Act, section 3702, allows Health FSAs to be used to purchase over-the-counter (OTC) medical products and medicines, including those needed in quarantine and social distancing, and feminine hygiene products, without a prescription from a physician.

With this change, merchants have updated their systems to recognize the new eligible items. If the OTC product you are trying to buy with your Voya debit card gets denied, we recommend using a different payment method and then filing a claim through the Consumer Portal or mobile app for reimbursement. Our internal claims systems are updated to approve OTC medicines that are now eligible. This is a permanent change.

#### **7. What happens to my FSA (Health FSA, Limited Purpose FSA, Dependent Care FSA) if I am no longer employed?**

You will have up to 90 days from date of termination to file claims that were incurred while you were employed\*; check with your employer for specific rules. Claims incurred after your date of termination are not eligible. You will need to file a manual claim through the consumer portal as your debit card will be shut-off after date of termination. After the run-out period, any money left unused will be returned to your employer unless you are eligible for COBRA and choose continuation of your FSA.

#### **8. What happens to my FSA (Health FSA, Limited Purpose FSA, Dependent Care FSA) if I am furloughed (on a leave of absence)?**

Your account will remain active, though you may not be able to file new claims incurred during your furlough status, depending on your employer rules. You may be able to update your election, when you enter your furlough status, depending on your employer's rules.

#### **9. Am I able to change my Dependent Care FSA elections because my day care center is closed or daycare needs have changed?**

If your daycare center is closing, your in-home care provider is not available or you need to change to a different daycare provider with a different rate due to COVID-19 concerns, you may increase or decrease your Dependent Care FSA election amount consistent with the change in your qualified dependent daycare expenses through your employer.

\*Check with your employer plan rules; some have different runout rules.

## **Commuter Benefits (Parking Account and Transit Account):**

### **10. What happens to my Commuter Benefits if I am no longer employed?**

You will have up to 90 days from date of termination to file claims that were incurred while you were employed\*; check with your employer for specific rules. Claims incurred after your date of termination are not eligible. You will need to file a manual claim through the consumer portal as your debit card will be shut-off after date of termination. After the run-out period, any money left unused will be returned to your employer unless you are eligible for COBRA and choose continuation of your FSA.

### **11. What happens to my Commuter Benefits if I am furloughed (on a leave of absence)?**

Your account will remain active, but you cannot continue to use your commuter accounts while on furlough. You can generally change your Commuter Benefits election each month. You can update your election with your employer.

### **12. Am I able to change my Commuter Benefits election because I am working from home?**

Yes, you can generally change your Commuter Benefits election each month. You can update your election with your employer.

\*Check with your employer plan rules; some have different runout rules.

This is provided for informational purposes only and is subject to change as the situation warrants. This is not legal or tax advice and should not be relied upon or construed as legal or tax advice. This document is for general informational purposes only and does not intend to be complete or cover every situation.

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This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

**For use by plan sponsors and participants.**

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